



home loan tables



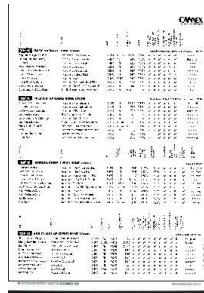
INSTITUTION	PRODUCT	RATE	ONGOING FEE	TOTAL UPFRONT FEES	AAPR	MORTGAGE PORTABLE	INTEREST ONLY AVAILABLE	SPLIT OPTION AVAILABLE	100% MORTGAGE OFFSET	REBROW FACILITY	EARLY REPAYMENT PENALTY	CANEX STAR RATING
TOP 10 BASIC VARIABLE HOME LOANS												
Ranked by lowest AAPR (\$250,000 loan over 25 years), 5/11/07												
Sapphire Mortgage Service	Investment Classic Variable	7.29%	\$10/m	\$1,255	7.41%	✓	✓	✓	✓	✓	✓	★★★★
Heritage Building Society	Investment Select Variable	7.45%	\$5/m	\$400	7.50%	✓	✗	✗	✗	✓	✓	Rising star
Citibank	Investment Basic Variable	7.49%	Nil	\$250	7.50%	✓	✓	✓	✓	✓	✓	★★★
NSW Teachers Credit Union	Investment Basic Opt	7.50%	Nil	\$250	7.51%	✓	✗	✗	✗	✓	✓	★★★★
SERVICE ONE Members Bank	Investment Basic Variable	7.50%	Nil	\$600	7.53%	✓	✓	✓	✗	✓	✓	★★★★★
RTA Staff Credit Union	Investment Fastroad Basic	7.54%	Nil	\$630	7.57%	✓	✗	✗	✗	✗	✗	★★★
Collins Home Loans	Investment Basic	7.40%	\$250/a	\$950	7.57%	✓	✓	✓	✓	✓	✓	★★★★★
Credit Union Australia	Investment Basic Variable >\$250K	7.54%	Nil	\$795	7.58%	✓	✓	✓	✗	✗	✓	★★★
Easy Street Fin Services	Investment Easy Street Basic Variable	7.55%	Nil	\$845	7.59%	✓	✗	✗	✗	✗	✓	★★★★★
Community First Credit Union	True Basic Home Loan Investment	7.55%	Nil	\$1,003.18	7.60%	✓	✗	✓	✓	✓	✓	★★★

INSTITUTION	PRODUCT	RATE	ONGOING FEE	TOTAL UPFRONT FEES	AAPR	MORTGAGE PORTABLE	INTEREST ONLY AVAILABLE	SPLIT OPTION AVAILABLE	100% MORTGAGE OFFSET	REBROW FACILITY	EARLY REPAYMENT PENALTY	CANEX STAR RATING
TOP 10 PREMIUM VARIABLE HOME LOANS												
Ranked by lowest AAPR (\$250,000 loan over 25 years), 5/11/07												
Money Saver Home Loans	Investment Premium Saver	7.10%	Nil	\$1,410	7.16%	✓	✓	✓	✗	✓	✓	Not rated
Homestar Finance	Investment Standard Variable	7.14%	Nil	\$595	7.17%	✓	✓	✓	✗	✓	✓	★★★★★
Electronic Loan Company	Investment E Rate Saver	7.29%	Nil	\$705	7.32%	✓	✓	✓	✓	✓	✓	Rising star
Loan Australia Corp	Flexi-Plus Investment Variable	7.34%	Nil	\$355	7.36%	✓	✓	✓	✗	✓	✓	★★★★★
Quick Direct Online Mortgage	Investment Variable Loan	7.39%	Nil	\$0	7.39%	✓	✓	✓	✗	✓	✓	★★★★★
Loan Australia Corp	Discount Saver Investment Variable	7.20%	\$30/m	\$355	7.40%	✓	✓	✓	✗	✗	✓	★★★★★
Police Credit Union SA	Investment Discount Variable	7.34%	\$10/m	\$781.08	7.44%	✓	✗	✗	✗	✓	✗	★★
MyRate	Investment Advantage Rate Variable	7.44%	Nil	\$0	7.44%	✓	✓	✓	✗	✓	✓	★★★★
one direct home loans	Variable Investment	7.46%	Nil	\$60	7.46%	✓	✓	✓	✗	✓	✓	★★★★
Home Path	Investment Variable Home Loan	7.46%	Nil	\$100	7.47%	✓	✓	✓	✗	✓	✓	★★★★★

INSTITUTION	PRODUCT	RATE	ONGOING FEE	TOTAL UPFRONT FEES	AAPR	MORTGAGE PORTABLE	INTEREST ONLY AVAILABLE	SPLIT OPTION AVAILABLE	100% MORTGAGE OFFSET	REBROW FACILITY	EARLY REPAYMENT PENALTY	CANEX STAR RATING
TOP 10 INTRODUCTORY 1-YEAR HOME LOANS												
Rates only, 5/11/07												
Homestar Finance	Investment Intro 1 Year Construct	7.19%	Nil	\$595	7.17%	7.14%	✓	✓	✗	✓	✓	Rising star
Easy Street Fin Services	Investment Intro 1 Year Fixed	6.95%	Nil	\$845	7.52%	7.55%	✗	✓	✓	✓	✓	Not rated
Gateway Credit Union	Investment Honeymoon Intro Fixed	6.99%	Nil	\$0	7.66%	7.74%	✓	✗	✗	✓	✓	Not rated
University Credit Society	Investment 1 Year Special Variable	6.50%	Nil	\$609.50	7.73%	7.85%	✗	✗	✗	✗	✗	★★★
Industries Mutual Credit Union	Investment True Blue Intro	7.24%	\$8/m	\$600	7.76%	7.79%	✗	✓	✓	✓	✓	Not rated
Qld Professional Credit Union	Investment 1 Year Friendly Home Loan	6.70%	\$10/m	\$679	7.77%	7.80%	✓	✓	✓	✓	✗	Not rated
RESI Mortgage Corp	Investment Low Start	6.99%	Nil	\$1,166	7.80%	7.84%	✓	✓	✗	✓	✓	Not rated
RESI Mortgage Corp	Investment Switch n Save Intro	7.50%	Nil	\$616	7.82%	7.84%	✓	✓	✗	✓	✓	★★★★★
Yes Home Loans	Investment Discount Access 1 Year	7.39%	Nil	\$835	7.83%	7.84%	✓	✓	✗	✓	✓	★★★★★
ANZ Bank	Investment Easy Start Variable >\$150K	7.00%	\$10/m	\$500	7.90%	7.92%	✗	✓	✓	✓	✓	★★★

INSTITUTION	PRODUCT	RATE	ONGOING FEE	TOTAL UPFRONT FEES	AAPR	MORTGAGE PORTABLE	INTEREST ONLY AVAILABLE	SPLIT OPTION AVAILABLE	100% MORTGAGE OFFSET	REBROW FACILITY	EARLY REPAYMENT PENALTY	CANEX STAR RATING
TOP 10 EQUITY LINE OF CREDIT HOME LOANS												
Ranked by lowest AAPR, 5/11/07												
Electronic Loan Company	E Home Loan Line of Credit	7.33%	Nil	7.33%	\$0	✓	✓	✓	✗	✓	✓	Rising star
Money Saver Home Loans	Money Saver Line of Credit	7.20%	\$300/a	7.41%	\$1,410	✓	✓	✓	✗	✓	✓	Not rated
Rate Busters	Rate Buster Line of Credit	7.40%	Nil	7.50%	\$2,145	✓	✓	✓	✓	✓	✓	★★
Loan Australia Corp	Line of Credit Loan	7.50%	Nil	7.52%	\$355	✓	✓	✓	✗	✗	✗	★★★★★
Pacific Mortgage Corp	Gold Access Account	7.49%	Nil	7.53%	\$765	✓	✓	✓	✓	✓	✓	★★★
API Lifestyle Home Loans	Line of Credit	7.62%	Nil	7.64%	\$323	✓	✓	✓	✓	✓	✓	★★★★★
Bananacoast Community CU	All-in-One A/C >\$250K	7.62%	Nil	7.64%	\$420	✗	✗	✓	✓	✓	✓	Not rated
one direct home loans	Equity Loan	7.64%	Nil	7.64%	\$60	✓	✓	✓	✓	✓	✓	*
State Custodians	Line of Credit	7.55%	\$390/a	7.68%	\$900	✓	✓	✓	✓	✓	✓	Not rated
Mortgage Ezy	Niva Line of Credit	7.64%	Nil	7.68%	\$810	✓	✓	✓	✓	✓	✓	★★★★★

SOURCE: CANEX (WWW.CANEX.COM.AU)



INSTITUTION	PRODUCT	RATE	ONGOING FEES FOR \$250K LOAN	TOTAL UPFRONT FEES	INTEREST ONLY AVAILABLE	LUMP SUM REPAYMENTS	EARLY REPAYMENT PENALTY	REBROW FACILITY	100% MORTGAGE OFFSET	CANNEX STAR RATING
TOP 10 1-YEAR FIXED HOME LOANS										
Ranked by lowest nominal rate. 5/11/07										
Qld Professional Credit Union	Investment Standard Fixed	6.70%	Nil	\$679	✓	✓	✓	✓	✓	★★★★★
Lifepan Funds Management	Investment Flexi Smart 1 Year Fixed	6.99%	Nil	\$451	✗	✓	✓	✓	✓	★★★★★
Powerstate Credit Union	Investment 1 Year Fixed	7.09%	Nil	\$715.25	✗	✓	✓	✓	✓	★★★★★
Memberfirst Credit Union	Investment 1 Year Fixed	7.25%	Nil	\$600	✗	✗	✓	✓	✓	★★★
Hibemian Credit Union	Investment 1 Year Fixed	7.45%	\$20/m	\$1,150	✗	✗	✗	✗	✗	★
NSW Teachers Credit Union	Investment Option 1 Year Fixed	7.55%	Nil	\$250	✗	✗	✗	✗	✗	★★★★★
Police Credit	Investment 1 Year Fixed	7.59%	Nil	\$0	✓	✓	✗	✗	✗	★★★
Sapphire Mortgage Service	Investment Classic 1 Year Fixed	7.64%	\$10/m	\$1,255	✓	✓	✓	✗	✗	Not rated
Gateway Credit Union	Investment 1 Year Fixed	7.64%	Nil	\$0	✓	✓	✓	✗	✗	★★★★★
Sapphire Mortgage Service	Investment Plus 1 Year Fixed >\$150K	7.64%	Nil	\$430	✓	✓	✓	✓	✗	★★★★
TOP 10 3-YEAR FIXED HOME LOANS										
Ranked by lowest nominal rate. 5/11/07										
Mortgage Ezy	Investment 3 Year Fixed Professional Package	7.39%	\$300/a	\$810	✓	✓	✓	✓	✓	Rising star
Members Equity Bank	Investment SuperMember 3 Year Fixed	7.55%	Nil	\$0	✓	✓	✓	✓	✗	★★★★★
HomePath	Investment 3 Year Fixed	7.59%	Nil	\$100	✓	✓	✓	✗	✗	★★★★★
NSW Teachers Credit Union	Investment Option 3 Year Fixed	7.60%	Nil	\$250	✗	✗	✗	✗	✗	★★★★★
Sapphire Mortgage Service	Investment Classic 3 Year Fixed	7.64%	\$10/m	\$1,255	✓	✓	✓	✗	✗	Not rated
Sapphire Mortgage Service	Investment Plus 3 Year Fixed >\$150K	7.64%	Nil	\$430	✓	✓	✓	✗	✗	★★★★★
Select Credit Union	Super Investment Loan 3 Year Fixed	7.69%	Nil	\$547	✓	✗	✓	✓	✓	★★★★★
Hibemian Credit Union	Investment 3 Year Fixed	7.70%	\$20/m	\$1,150	✓	✗	✗	✗	✗	★
NSW Teachers Credit Union	Investment IO 3 Year Fixed	7.70%	Nil	\$250	✓	✗	✗	✗	✗	★★★★★
Gateway Credit Union	Investment 3 Year Fixed	7.74%	Nil	\$0	✓	✓	✓	✗	✗	★★★★
TOP 10 5-YEAR FIXED HOME LOANS										
Ranked by lowest nominal rate. 5/11/07										
HomePath	Investment 5 Year Fixed	7.59%	Nil	\$100	✓	✓	✓	✗	✗	★★★★★
Sapphire Mortgage Service	Investment Classic 5 Year Fixed	7.64%	\$10/m	\$1,255	✓	✓	✓	✗	✗	Not rated
Sapphire Mortgage Service	Investment Plus 5 Year Fixed >\$150K	7.64%	Nil	\$430	✓	✓	✓	✗	✗	★★★★★
Meridian Money	Investment Lifestyle Flexi Fixed 5 Year	7.74%	Nil	\$654	✓	✗	✓	✓	✓	Rising star
one direct home loans	5 Year Fixed Investment	7.74%	Nil	\$60	✓	✓	✓	✗	✗	★★★★★
Nationwide Mortgage Corp	Investment 5 Year Fixed	7.79%	Nil	\$654.50	✓	✓	✓	✗	✗	★★★★
CHS Home Loans	Investment 5 Year Fixed	7.79%	\$8/m	\$700	✗	✓	✓	✗	✗	★★★★
Victoria Teachers Credit Union	Investment Standard 5 Year Fixed	7.79%	Nil	\$600	✓	✓	✗	✗	✗	★★★
Police Credit	Investment 5 Year Fixed	7.79%	Nil	\$0	✓	✓	✗	✗	✗	★★★
Hume Building Society	Investment 5 Year Fixed	7.80%	Nil	\$600	✓	✓	✗	✗	✗	★★★★

INSTITUTION	PRODUCT	RATE	ONGOING FEE	AAPR	TOTAL UPFRONT FEES	MORTGAGE PORTABLE	INTEREST ONLY AVAILABLE	SPLIT OPTION AVAILABLE	CHEQUE BOOK FACILITY	ATM ACCESS	EFTPOS ACCESS	INTERNET ACCESS	SALARY DIRECTLY CREDITED TO ACCOUNT	CREDIT CARD AVAILABLE	CANNEX STAR RATING
TOP 10 TRANSACTIONAL HOME LOANS															
Must be a transactional mortgage and ranked by lowest AAPR. 5/11/07															
mecu	First Home Buyers Loan	7.34%	Nil	7.37%	\$595	✗	✗	✓	✓	✓	✓	✓	✓	✓	★★★★★
MyRate	Investment Advantage Rate Variable	7.44%	Nil	7.44%	\$0	✓	✓	✓	✗	✗	✗	✓	✓	✓	★★★★
MyRate	Advantage Rate Variable	7.44%	Nil	7.44%	\$0	✓	✓	✓	✗	✗	✗	✓	✓	✓	★★★★
one direct home loans	Variable Investment	7.46%	Nil	7.46%	\$60	✓	✓	✓	✗	✓	✓	✓	✓	✓	★★★★
one direct home loans	Variable	7.46%	Nil	7.46%	\$60	✓	✓	✓	✗	✓	✓	✓	✓	✓	★★★★
Rate Busters	RateBuster Line of Credit	7.40%	Nil	7.50%	\$2,145	✓	✓	✓	✓	✓	✓	✓	✓	✓	★★
MyRate	Investment 1 Year Fixed	8.10%	Nil	7.51%	\$0	✓	✓	✓	✗	✗	✗	✓	✓	✓	★★
MyRate	1 Year Fixed	8.10%	Nil	7.51%	\$0	✓	✓	✓	✗	✗	✗	✓	✓	✓	★★
Pacific Mortgage Corp	Gold Access Account	7.49%	Nil	7.53%	\$765	✓	✓	✓	✓	✓	✓	✓	✓	✓	★★★
Meridian Money	Kick Start 6 month Introduction	6.29%	Nil	7.55%	\$654	✓	✓	✓	✗	✓	✓	✓	✓	✓	Rising star

Key: /m=per month; /a=annual; /s=semi-annual; AAPR=annualised average percentage rate.

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home loan tables



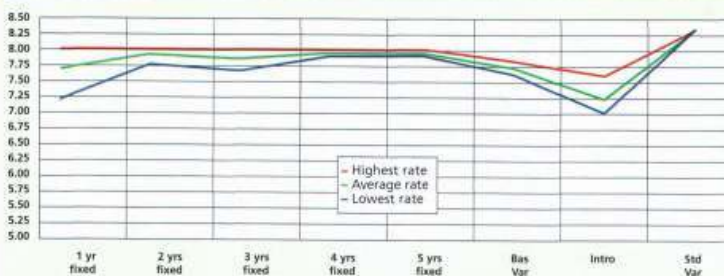
INSTITUTION	PRODUCT	RATE	ONGOING FEES	TOTAL UPFRONT FEES	LID AVAILABLE	MORTGAGE INSURANCE REQUIRED	MAX LVR	MAX LOAN	PURPOSE	SPLIT OPTION AVAIL	MORTGAGE PORTABLE	MIN PERIOD SELF EMPLOYED	FIXED OR VARIABLE
NO DOC PRODUCTS (FIXED & VARIABLE)													
										Alphabetical by institution: 5/11/07			
AIMS Home Loans	Gold No Doc 3 Year Fixed	7.64%	Nil	\$660	Both	70%	70%	\$1,000,000	Residential/Investment	✓	✓	No min	fixed
Citibank	Self Cert 70 1 Year Fixed	7.79%	\$8/m	\$649	Both	Always	70%	\$2,500,000	Investment	✓	✓	12mths	fixed
Citibank	Self Cert 70 2 Year Fixed	7.90%	\$8/m	\$649	Both	Always	70%	\$2,500,000	Investment	✓	✓	12mths	fixed
Citibank	Self Cert 70 3 Year Fixed	7.90%	\$8/m	\$649	Both	Always	70%	\$2,500,000	Investment	✓	✓	12mths	fixed
Citibank	Self Cert 70 4 Year Fixed	7.95%	\$8/m	\$649	Both	Always	70%	\$2,500,000	Investment	✓	✓	12mths	fixed
RAMS	Self Employed Pro Pack	7.47%	\$300/a	\$595	✓	60%	80%	\$1,000,000	Residential/Investment	✓	✓	24mths	variable
AIMS Home Loans	Gold No Doc Variable	7.64%	Nil	\$660	✓	70%	70%	\$1,000,000	Residential/Investment	✓	✓	No min	variable
Citibank	Self Cert 70 Mort Plus>\$300K	7.66%	\$8/m	\$649	✓	Always	70%	\$2,500,000	Investment	✓	✓	12mths	variable
Collins Home Loans	Multioption No Doc	7.74%	Nil	\$55	✓	Always	70%	\$1,000,000	Residential/Investment	✓	✓	24mths	variable
BMC Mortgage	BMC No Doc	7.85%	Nil	\$660	✓	70%	70%	\$1,000,000	Residential/Investment	✓	✓	No min	variable

INSTITUTION	PRODUCT	RATE	TOTAL UPFRONT FEES OR LVR	ONGOING FEES	MAXIMUM LOAN TO VALUE RATIO (LVR)	MAXIMUM LOAN AMOUNT	AVAILABLE FOR BUSINESS PURPOSES	MORTGAGE PORTABLE	SPLIT OPTIONS AVAILABLE	LINK TO REWARDS PROGRAM	PRINCIPAL INTEREST ONLY OR BOTH
LOW DOC PRODUCTS (≤80% LVR)											
										Alphabetical by institution: 5/11/07	
AMO Group	AMO Prestige Low Doc	7.79%	\$950	Nil	80%	\$2,000,000	✓	✓	✓	✓	Both
AMP Banking	Standard Low Doc Variable \$250K-\$499K	7.63%	\$550	\$199/a	80%	\$499,999.99	✓	✓	✓	✓	Both
ANZ Bank	Low Doc 80 \$250K-\$699K	7.57%	\$500	Nil	80%	\$699,999.99	✓	✓	✓	✓	Both
Austral Credit Union	Standard Low Doc Variable	7.55%	\$700	Nil	80%	\$1,000,000	✓	✓	✓	✓	Both
Bananacoast Community Credit Union	Low Doc Home Loan	8.05%	\$820	Nil	80%	Unlimited	✓	✓	✓	✓	Both
BankWest	Easy Doc Home Loan	7.99%	\$700	Nil	80%	\$2,500,000	✓	✓	✓	✓	Both
Better Choice Home Loans	Low Doc Saver 80	7.79%	\$730	Nil	80%	\$1,000,000	✓	✓	✓	✓	Both
BMC Mortgage	BMC Low Doc	7.70%	\$685	Nil	80%	\$1,000,000	✓	✓	✓	✓	Both
Citibank	MortPI/Power80 \$200K<\$300K	8.18%	\$250	Nil	80%	\$299,999.99	✓	✓	✓	✓	Both
Collins Home Loans	EasiSaver Low Doc	7.79%	\$0	Nil	80%	\$1,000,000	✓	✓	✓	✓	Both
Colonial	Low Doc Loan 60-80% LVR	8.07%	\$700	\$8/m	80%	\$1,000,000	✓	✓	✓	✓	Both
Commonwealth Bank	Economiser Low Doc	7.56%	\$700	\$8/m	80%	\$1,500,000	✓	✓	✓	✓	P+I
eChoice	Premium Choice Low Doc No	7.53%	\$0	Nil	80%	\$1,000,000	✓	✓	✓	✓	Both
GE Money	Self Cert Level 1 80%	8.09%	\$990	Nil	80%	\$1,500,000	✓	✓	✓	✓	P+I
NAB	Tailored Home Loan Variable Low Doc	8.07%	\$600	\$8/m	80%	\$2,500,000	✓	✓	✓	✓	Both
RAMS	RAMS Low Doc Variable	7.99%	\$895	\$96/a	80%	\$1,000,000	✓	✓	✓	✓	Both
RESI Mortgage Corp	Business Pack Low Doc	7.79%	\$616	Nil	80%	\$3,000,000	✓	✓	✓	✓	Both
Suncorp	Back to Basics Low Doc	7.49%	\$600	Nil	80%	\$1,250,000	✓	✓	✓	✓	Both
Suncorp	Standard Variable Low Doc	8.07%	\$600	\$10/m	80%	\$1,250,000	✓	✓	✓	✓	Both
Virgin Money	Virgin Low Doc Variable	7.59%	\$310	Nil	80%	Unlimited	✓	✓	✓	✓	Both

Key: /m=per month; /a=annual; /s=semi-annual; AAPR=annualised average percentage rate.

MORTGAGE RATES YIELD CURVE

5/11/07



Source: CANNEX

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